

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

RUTH JYNETTE FERREIRA VILLEGAS

DEBTOR (S)

CASE NUMBER: 08-07110 GAC

CHAPTER 13 (ASSET CASE)

DEBTOR'S MOTION UNDER SECTION 1329 OF THE BANKRUPTCY CODE

THE HONORABLE COURT:

COMES NOW, Debtor (s) through the undersigned attorney and respectfully ALLEGES and PRAYS:

1. That debtor (s) filed and circulated a MODIFIED PLAN to all parties in interest.

2. That the modification is based in that the Debtor (s) wants to amend their plan in order to:

a. **Include Lump Sum payment in the amount of \$5,000.00 dollars.**

3. Debtor (s) amend plan call for sixteen (16) payments of \$280.00, three (3) payments of \$0.00, seventeen (17) payments of \$280.00 and a Lump Sum payment in the amount of \$5,000.00 for a total base of \$19,000.00 dollars with a provision for the payment in full to Toyota Financial , the surrender of collateral to Coop A/C de Guaynabo and the payment of Insurance to Toyota Credit.

4. Debtor (s) are still is interested in continuing with the bankruptcy procedures and proof if the amendment of the plan in order to comply with the disbursement schedules. To pay Secured creditor Toyota Credit as per oral agreement.

WHEREFORE, Debtor (s) respectfully request from this Honorable Court to accept this motion and grant debtor (s) the opportunity to modify the confirmed plan according to 11 US 1329 and provide any other remedy it may deem appropriate.

NOTICE

"Parties in interest are notified they have twenty one (21) days to reject a proposed modification of a plan and request a hearing. If no opposition is filed within the prescribed period of time, the Court will enter and order granting the motion upon the filing of a certificate of service by the movant that adequate notice was given. Should an opposition be timely filed. The Court will schedule the motion for a hearing as a contested matter. Absent good cause, untimely rejections shall be denied".

In San Juan, Puerto Rico, this 27th, day of July, 2010.

I HEREBY CERTIFY: That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following: Chapter 13 Trustee **Jose R. Carrion, Esq.**, US Trustee **Monsita Lecaroz Arribas** and to all those who in this case have registered for receipt of notice by electronic mail and I hereby certify that I have mailed by regular mail to all creditors listed on the attached Master Address List.

RESPECTFULLY SUBMITTED.

/s/ Marilyn Valdes Ortega
MARILYN VALDES ORTEGA
USDC PR 214711
P.O. Box 195596
San Juan, PR 00919-5596
Tel. (787) 758-4400
Fax. (787) 763-0144
E-mail valdeslaw@prtc.net

United States Bankruptcy Court
District of Puerto Rico

IN RE:

FEREIRA VILLEGAS, RUTH JYNETTE

Debtor(s)

Case No. 08-07110 GAC

Chapter 13

AMENDED CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee directly by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: <input type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION		<input checked="" type="checkbox"/> AMENDED PLAN DATED: <u>July 27, 10</u> Filed by: <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other							
I. PAYMENT PLAN SCHEDULE <table border="1"> <tr> <td>\$ 280.00 x 16 = \$ 4,480.00</td> <td>\$ 0.00 x 3 = \$ 0.00</td> </tr> <tr> <td>\$ 280.00 x 17 = \$ 4,760.00</td> <td>\$ x = \$</td> </tr> <tr> <td colspan="2">TOTAL: \$ 9,240.00</td> </tr> </table> <p>Additional Payments: \$ 5,000.00 to be paid as a LUMP SUM within 36 months with proceeds to come from:</p> <p><input type="checkbox"/> Sale of Property identified as follows:</p> <p><input checked="" type="checkbox"/> Other:</p> <p>FROM ADVERSARY PROCEEDING</p> <p>Periodic Payments to be made other than, and in addition to the above: \$ x = \$</p> <p>PROPOSED BASE: \$ 14,240.00</p>		\$ 280.00 x 16 = \$ 4,480.00	\$ 0.00 x 3 = \$ 0.00	\$ 280.00 x 17 = \$ 4,760.00	\$ x = \$	TOTAL: \$ 9,240.00		II. DISBURSEMENT SCHEDULE <p>A. ADEQUATE PROTECTION PAYMENTS OR \$</p> <p>B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <ol style="list-style-type: none"> 1. <input type="checkbox"/> Trustee pays secured ARREARS: Cr. # \$ Cr. # \$ 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. TOYOTA FINANCIAL Cr. # \$ 70404008327600001 # \$ 6,000.00 \$ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. # \$ Cr. # \$ 4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: COOP A/C DE GUAY 5. <input type="checkbox"/> Other: <input type="checkbox"/> Debtor otherwise maintains regular payments directly to: <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <ol style="list-style-type: none"> 1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: Cr. # \$ Cr. # \$ 2. Unsecured Claims otherwise receive PRO-RATA disbursements. <p>OTHER PROVISIONS: (Executory contracts, payment of interest to unsecureds, etc.) TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR.</p> <p>ADEQUATE PROTECTION PAYMENT TO TOYOTA CREDIT UNTIL CONFIRMATION \$80.00 TO BE PAID BY TRUSTEE MONTHLY. TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR.</p> <p>AFTER CONFIRMATION EQUAL MONTHLY PAYMENT OF \$ 252.00 TO TOYOTA CREDIT.</p> <p>INSURANCE TO TOYOTA CREDIT THROUGH UNIVERSAL AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF \$ 628.00. DISBURSEMENT TO UNIVERSAL INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON</p>	
\$ 280.00 x 16 = \$ 4,480.00	\$ 0.00 x 3 = \$ 0.00								
\$ 280.00 x 17 = \$ 4,760.00	\$ x = \$								
TOTAL: \$ 9,240.00									

Attorney for Debtor: **Monica Valdes Ortega Law Offices**

Phone: (787) 758-4400

AMENDED CHAPTER 13 PAYMENT PLAN

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: * CASE NO. 08-07110 GAC
RUTH JYNETTE FERREIRA VILLEGAS *
*
Debtor(s) * CHAPTER 13 (ASSET CASE)

NOTICE OF FILING AMENDED PLAN
TO ALL THE CREDITORS LISTED ON THE ATTACHED
MASTER ADDRESS LIST

NOTICE IS HEREBY GIVEN THAT DEBTOR (S) FILED THE
ATTACHED PLAN ON July 27th, 2010

Parties in interest are hereby granted twenty one (21) days from the date of notice to oppose the motion and request a hearing. If no opposition is filed within the prescribed period of time the Court will enter an order granting the motion upon the filing of a certificate by the movant that adequate notice was given. Should an opposition be timely filed, the Court will schedule the motion for a hearing as contested matter.

MARILYN VALDES ORTEGA
USDC PR 214711
P.O. BOX 195596
SAN JUAN, PR 00919-5596
Tel. (787) 758-4400
Fax. (787) 763-0144

In San Juan, Puerto Rico, this 27th, day of July, 2010.

I HEREBY CERTIFY: That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following: Chapter 13 Trustee **Jose R. Carrion, Esq.**, US Trustee **Monsita Lecaroz Arribas** and to all those who in this case have registered for receipt of notice by electronic mail and I hereby certify that I have mailed by regular mail to all creditors listed on the attached Master Address List.

RESPECTFULLY SUBMITTED.

/s/ Marilyn Valdes Ortega
MARILYN VALDES ORTEGA
USDC PR 214711
P.O. Box 195596
San Juan, PR 00919-5596
Tel. (787) 758-4400
Fax. (787) 763-0144
E-mail valdeslaw@prtc.net

Label Matrix for local noticing
0104-3
Case 08-07110-BKT13
District of Puerto Rico
Old San Juan
Fri May 7 15:43:19 AST 2010

EASTERN AMERICA INSURANCE COMPANY
PO BOX 9023862
SAN JUAN, PR 00902-3862

BANCO BILBAO VIZCAYA ARGENTARIA
P.O. BOX 364745
SAN JUAN, PR 00936-4745

COOP A/C GUAYNABO
ARTURO GONZALEZ MARTIN ESQ
PO BOX 193377
SAN JUAN, PR 00919-3377

US Bankruptcy Court District of P.R.
U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

BANCO BILBAO VIZCAYA
PO BOX 71113
SAN JUAN, PR 00936-8013

BANCO POPULAR DE PR
PO BOX 366818
SAN JUAN PUERTO RICO 00936-6818

BANCO POPULAR DE PUERTO RICO
P.O. BOX 70100
SAN JUAN, PR 00936-8100

CITIFINANCIAL SERVICE OF PR, INC.
ONE CITIBANK DRIVE
SUITE 201
SAN JUAN, PR 00926-9600

COOP A/C DE GUAYNABO
PO BOX 1299
GUAYNABO, PR 00970-1299

DEPARTAMENTO DE HACIENDA
PO BOX 9024140
OFICINA 424 B
SAN JUAN, PR 00902-4140

DEPARTAMENTO DEL TRABAJO
AVE. MUOZ RIVERA 505
HATO REY, PR 00918-3352

EASTERN AMERICA INS. CO.
PO BOX 9023862
SAN JUAN, PR 00902-3862

FEDERAL LITIGATION DEPT OF JUSTICE
PO BOX 9020192
SAN JUAN, PR 00902-0192

GATSBY DISTRIBUTORS
PO BOX 6359
CAGUAS, PR 00726-6359

HOME DEPOT CREDIT SERVICES
PROCESSING CENTER
DES MOINES, IA 50364-0500

LVNV FUNDING LLC
PO BOX 10497
GREENVILLE, SC 29603-0497

LVNV Funding LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MONEY EXPRESS
BANKRUPTCY DIVISION
PO BOX 9146
SAN JUAN PR 00908-0146

MONEY EXPRESS
PO BOX 11890
SAN JUAN, PR 00922-1890

NATIONAL ENTERPRISE SYSTEMS
29125 SOLON ROAD
SOLON, OH 44139-3442

NCO FINANCIAL SYSTEMS OF PR, INC.
PO BOX 192478
HATO REY, PR 00919-2478

NCO PORTFOLIO
PO BOX 15391
WILMINGTON, DE 19850-5391

SEARS
P.O. BOX 183114
COLUMBUS, OH 43218-3114

TOYOTA FINANCIAL SERVICES
PO BOX 366251
SAN JUAN, PR 00936-6251

TRIPLE-S PROPIEDAD
PO BOX 9023862
SAN JUAN, PR 00902-3862

Toyota Credit de Puerto Rico Corporation
P.O. Box 366251
San Juan, Puerto Rico 00936-6251

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

MARILYN VALDES ORTEGA
VALDES-ORTEGA
P O BOX 195596
SAN JUAN, PR 00919-5596

MONSITA LECAROZ ARIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901-1938

RUTH JYNETTE FERREIRA VILLEGAS
RR 6 BOX 9970
SAN JUAN, PR 00926-9459

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) BBVA-P.O. BOX 364745, SAN JUAN, P.R. 0093

(u) FERREIRA VILLEGAS, RUTH JYNETTE
581-35-1193

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	2
Total	32